

AMENDMENTS TO THE SPECIFICATION:

Amend the specification as follows:

Please replace the paragraph beginning at page 15, line 5, with the following rewritten paragraph:

FIG. 6 shows a diagram illustrating an example of the file stored in database 25. In FIG. 6 (a) 6, database 25 includes an account balance table 251 for managing electronic money and an account balance table 252 for electronic money due for remittance. These account balance tables 251, 252 are provided on a user-by-user basis by use of each user's identification code (preferably IC card number). Moreover, database 25 includes a mapping table 253 which is indicative of the relation between the IC card number and the electronic mail address on a per user basis. Using database 25, the electronic money balance is managed against the electronic money management account on a per user basis, as well as the electronic money balance due for remittance is managed against the electronic money account due for remittance on a per user basis, as shown in FIG. 6.